

FIG. 1

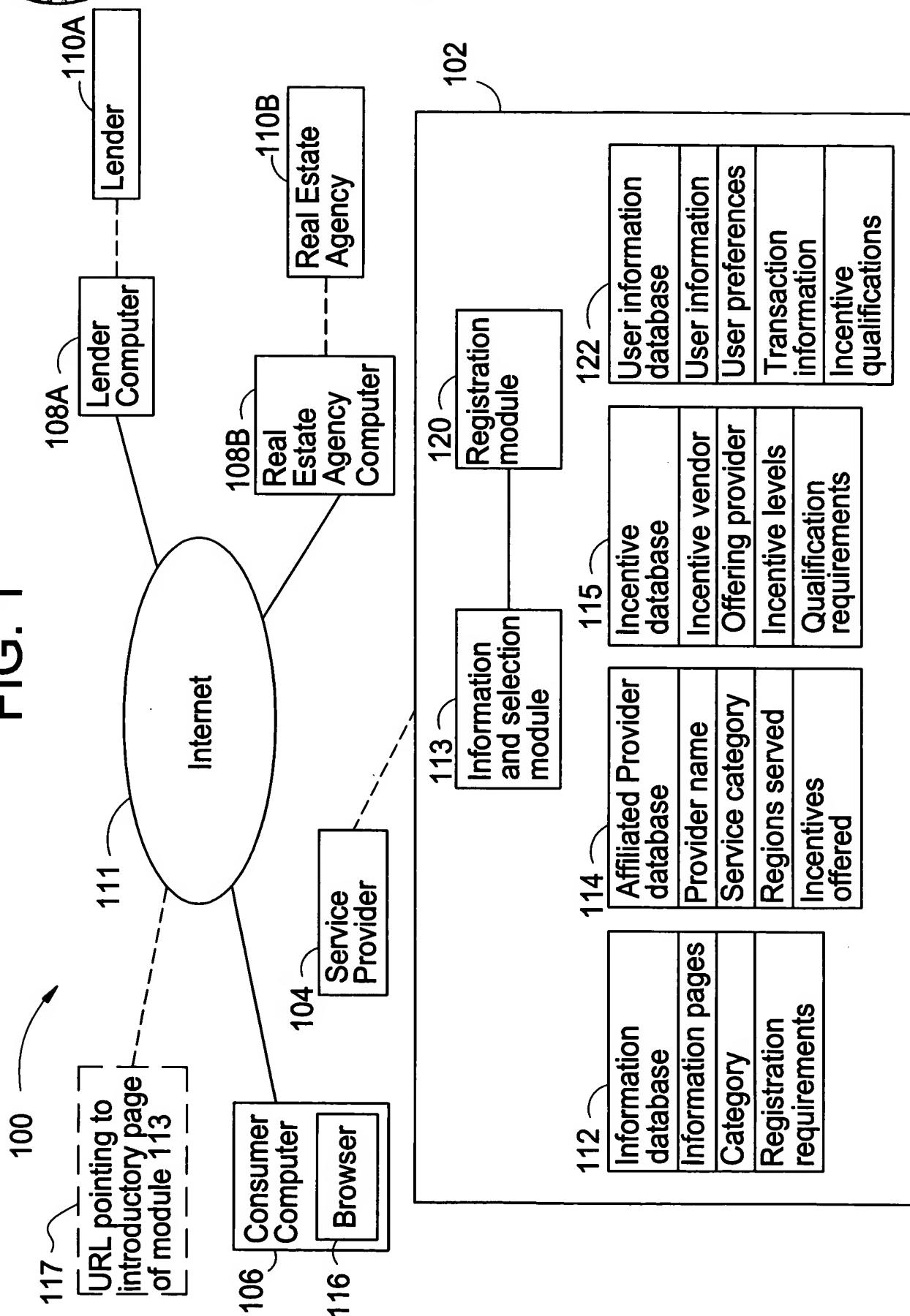


FIG. 2

200


HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER   204

206   210

USER ID   208

PASSWORD

 Imagination at work

FAQ CONTACT US 214 Forgot your password? 211

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

Benefits of Mortgage Insurance


Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

Mortgage Insurance provides your lender with the guaranty that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you're paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.

How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.



222

216

202

FIG. 3

200


HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

RETURNING MEMBER

USER ID

PASSWORD

 Imagination at work

FAQ  Forgot your password ?

302

Update Profile

First Name	George	Username	DAdams
Last Name	Parker	Password	*****
Address	5112 W. Pleasant St.	Challenge Question	Color of First Car <input type="button" value="v"/>
City	Pleasantville	Challenge Answer	Black
State	IA <input type="button" value="v"/>	Zip	50225
Phone	(515)555-3602	<input type="checkbox"/> I prefer not to receive any marketing information	
Email	test@test.com	308	

306

310

FIG. 4

200


HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

RETURNING MEMBER

USER ID

PASSWORD

 Imagination at work

FAQ  CONTACT US  Forgot your password ?

Home Financing  404

Find a Mortgage 406

MI Rebate

Home Buyer Privileges

Update Profile

402

Find a Mortgage

Up to \$500 Cash Back!

In addition to helping you buy your home with a lower down payment, our program gives you a convenient way to choose mortgage financing through one of our lending partners. Not only that, you get a reward for financing your home through our program! You can choose from gift certificates, discounts, and more, from well known vendors such as those shown here. Just click "Continue" and fill in some additional information about your needs. You will then be taken to a page allowing you to choose from among participating lenders. When you close a loan with a participating lender selected through this program, you qualify for a reward!

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Joe's Home Electronics

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

408

410

412

Continue

FIG. 5


HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

RETURNING MEMBER

USER ID

PASSWORD

 Imagination at work

FAQ  Forgot your password ?

Home Financing

MI Rebate

Home Buyer Privileges

Update Profile

Find a Mortgage

Please confirm the below information. Fields in red are required

First Name

Last Name

New Address

City

State  Zip

Choice Incentive

Est. Closing Date

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

Joe's Home Electronics

200

502

508

510

512

FIG. 6

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER


GO

RETURNING MEMBER

GO

USER ID

PASSWORD



Imagination at work

FAQ CONTACT US Forgot your password ?

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

602

Lender Offer

Tony's Mortgage 1-888-555-1111	Meadow's Mortgage 1-888-555-6666
Artie's Mortgage 1-888-555-2222	Hunter's Mortgage 1-888-555-7777
Silvio's Mortgage 1-888-555-3333	Noel's Mortgage 1-888-555-8888
Paulie's Mortgage 1-888-555-4444	Ralph's Mortgage 1-888-555-9999
Chris's Mortgage 1-888-555-5555	Johnny's Mortgage 1-888-555-5145


604

606

FIG. 7

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER ☐ **GO**  
 RETURNING MEMBER ☐ **GO**  
 USER ID  **GO**  
 PASSWORD

 Imagination at work

FAQ ☐ CONTACT US ☐ Forgot your password ?

☐ Find a Mortgage  
MI Rebate  
Home Buyer Privileges  
Update Profile ☐

Update Profile

First Name

Last Name

Address

City

State  Zip

Phone

Email

Purchase Price

Loan Amount

Est. Closing Date

Choice Incentive

Username

Password

Challenge Question

Challenge Answer

Commitment Number

Lender Name

Incentive Level

☐ I prefer not to receive any marketing information

**710**







<b>HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS</b>	 NEW MEMBER <input type="checkbox"/> <b>GO</b>  <input type="checkbox"/> RETURNING MEMBER USER ID <input type="text"/> <b>GO</b> PASSWORD <input type="password"/>	<b>FAQ</b> <b>CONTACT US</b> <b>Forgot your password ?</b>	<p><b>Mortgage Process</b></p> <ul style="list-style-type: none"> <li> <b>Homebuyer Resources</b></li> <li> <b>The Mortgage Process</b></li> <li><b>Tour the Mortgage Process</b></li> </ul> <p>We've put together a step-by-step tour of the mortgage process to help you navigate a sometime-confusing part of buying a home. Along the way we'll define many of the most important terms you'll encounter during the mortgage process.</p> <p>Here are the steps we will be following:</p> <ol style="list-style-type: none"> <li>1. <u><b>Choosing a Loan Program</b></u></li> <li>2. <u><b>Picking an Interest Rate</b></u></li> <li>3. <u><b>Applying for a Loan</b></u></li> <li>4. <u><b>Getting Pre-Approval</b></u></li> <li>5. <u><b>Processing the Loan Application</b></u></li> <li>6. <u><b>The Credit Decision -- Final Approval</b></u></li> <li>7. <u><b>Funding Your Loan</b></u></li> </ol>
--	---	--	--

**1002**

Benefits of MI  
Home Owner Basics  
Mortgage Process  
Interactive Tools  
Glossary

1004

OK, let's get started. You may either click the button below to go the the next page or select the subject that interests you from the list above and go directly to that page.

# FIG. 11

200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

GO

ENTER CODE FROM TOUR BUILDER

RETURNING MEMBER

imagination at work

USER ID

GO

PASSWORD

FAQ

CONTACT US

Forgot your password ?

Interactive Tools

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

1102

1104

Since buying a home is one of the most important financial decisions you may ever make, we've provided easy-to-use calculators to help you evaluate your financial situation and make an informed decision.

Select the following calculators -

Benefits of Mortgage Insurance

Mortgage Cancellation

1106

1108

To see more calculators, please click here to take advantage of the many more calculators we provide.

Am I better off renting?

What home can I afford?

How much can I borrow?

Which mortgage insurance product is best for me?

How much will my payments be?

What is better: Fixed or adjustable?

11/13



FIG. 13

